REMARKS

Claims 3, 7, 11, 21, 22 and 30 are amended herein, and new claims 45-56 are added. Thus, claims 1-15, 17-22, 27, 30, 32-35, 37, 38 and 45-56 are now pending. Following these remarks is a marked-up version of the changes made herein to the claims, captioned "Version With Markings to Show Changes Made."

Reconsideration of the subject application in light of the following remarks is respectfully requested.

Claims 1-11, 14-15, 17-20 and 27 stand rejected under 35 U.S.C. § 103 (a) as being obvious over Pickering (U.S. Patent No. 5,483,445) in view of Crooks et al. (U.S. Patent No. 5,943,656). However, independent claims 1, 14 and 27 each recite limitations that are neither disclosed nor suggested by the Pickering and Crooks patents, whether considered alone or in combination. Accordingly, the undersigned respectfully submits that the Patent Office has failed to establish a prima facie case of obviousness with respect to these claims and the claims depending therefrom.

The present invention relates to a method and apparatus for providing a user with remote access to transaction and billing records, including telecommunication billing records, through a data network such as, for example, the Internet. According to one preferred aspect of the invention, the user can provide a search command over the data network to a billing server, which then searches billing records in a data base. Billing records corresponding to the search parameters are then made available to the user over the data network via a web server.

To this end, independent claim 1 recites, in relevant part, an apparatus for presenting and monitoring telecommunication transaction records, the apparatus comprising a billing server configured to query the plurality of telecommunication transaction records in response to a request for prescribed data, and a web server configured to request said prescribed data in response to a user command via a thin web client interface. Similarly, independent claim 14 recites, in relevant part, an interactive telecommunications billing mechanism comprising a billing server for querying a transaction data base to retrieve selected transaction records that match parameters of a query, and a web server for providing said query in response to a user

command received from a data network, and for transmitting said selected transaction records to the user over said data network for viewing via a web browser. Independent claim 27 recites, in relevant part, a method for providing access to telecommunications billing records, the method comprising querying a data base in accordance with parameters provided by a completed search parameter entry web page, and transmitting a search results web page to display the telecommunications billing records on a remote computer. These recited limitations are simply not taught by any of the references relied on by the Patent Office, including the Pickering and Crooks patents.

The Pickering patent discloses a method and system whereby billing information from participating companies (i.e., utilities) is consolidated and held in time suspense by a financial institution until all billing information for a particular period is received. In particular, Pickering discloses that after a company determines a customer's charge for a particular billing cycle and reports this data to a financial firm, the customer will receive billing information at the end of that particular company's billing cycle and/or the end of the billing cycle of the financial firms used by that company. Not only does Pickering lack any disclosure or suggestion of permitting a user to remotely search, over a data network, for individual billing records stored in a database, Pickering does not appear to even store detailed billing records. Instead, Pickering appears to receive and store only consolidated statement information for each of a plurality of companies. See Fig. 7 of the Pickering patent.

The Crooks patent discloses a method and system for a billable entity to remotely view billing information via a data terminal connected to a web server. Like Pickering, however, Crooks lacks any suggestion of permitting the user to search for select billing records over a data network using a web browser.

Because the Pickering and Crooks patents fail to disclose or suggest any notion of searching billing records stored in a data base according to a search command received from a user over a data network, they likewise fail to render obvious independent claims 1, 14 and 27. For all these reasons, the Examiner is respectfully requested to withdraw the section 103 rejection of claims 1, 14 and 27, and claims 2-11, 15 and 17-20 which depend therefrom.

Claims 12-13, 21-22, 30, 32-35 and 37-38 were also rejected under section 103 as being obvious over Pickering in view of Crooks, and further in view of Syeda-Mahmood (U.S. Patent No. 5,983,218), Flood (U.S. Patent No. 5,864,613) and/or Moller et al. (U.S. Patent No. 5,805,686). However, all of these claims depend from one of independent claims 1, 14 and 27, which are allowable for the reasons presented above. Furthermore, the Syeda-Mahmood, Flood and Moller patents each fail to overcome the shortcomings of the Pickering and Crooks patents discussed above, as they lack any suggestion of permitting a user to search, over a data network, for individual billing records stored in a remote database.

For all these reasons, claims 1-15, 17-22, 27, 30, 32-35, 37 and 38 should be allowed.

By this amendment, new claims 45-56 have been added. New independent claim 45 recites a method for providing a user online access to billing records related to the user, the method comprising storing the billing records in a data base; receiving a command from the user over a data network; searching the data base for individual billing records related to the user according to the command received from the user; and displaying results of the searching to the user over the data network. As explained in several places above, the prior art of record lacks any teaching of this recited subject matter. New independent claim 56 recites an apparatus comprising a billing server for maintaining a data base of transaction records relating to a user, at least some of said transaction records relating to a service provided to the user; the billing server including an event monitor, the event monitor being configured to determine whether said transaction records meet a user specified criteria, and to disable said service when the user specified criteria is satisfied. Again, these limitations are not taught by the prior art of record. Accordingly, the Patent Office is respectfully requested to allow new independent claims 45 and 53, and claims 46-52 and 54-56 which depend therefrom.

CONCLUSION

In view of the foregoing, applicant respectfully requests allowance of the presently pending claims. Applicant also respectfully traverses various assertions made by the Patent

Office which are not specifically discussed above. However, such assertions are now moot because all the pending claims are allowable for the reasons presented above.

If the Examiner believes that a personal interview will expedite prosecution of this application, he is invited to telephone the undersigned.

Any fee deficiencies or overpayments should be applied to deposit account 19-1345.

Respectfully submitted,

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3. (thrice amended) The apparatus as recited in [claim 2] claim 1, wherein each of said plurality of differing communication devices are provided to the user by different telecommunication companies.

7. (once amended) The apparatus as recited in [claim 6] claim 1, wherein said web server is a computer that transmits and receives data packets over a data network to provide telecommunication services for said user.

11. (twice amended) The apparatus as recited in [claim 10] claim 1, wherein said billing server maintains said plurality of telecommunication transaction records in a data base.

21. (once amended) The interactive telecommunications billing mechanism as recited in [claim 20] claim 14, wherein said query of said transaction data base is an ODBC-compatible query.

22. (once amended) The interactive telecommunications billing mechanism as recited in [claim 21] claim 14, wherein said user command is generated based upon query parameters entered by said user on a web page hosted by said web browser.

30. (thrice amended) The method as recited in claim 27 wherein said step a) further comprises: [comprising:]

[a1) providing a data server, coupled to local telephone switches, for tracking transactions and associated costs for a plurality of analog telephone accounts;]

[a2)] a1) providing a data server, coupled to data switches, for tracking costs for a plurality of data accounts;

[a3)] <u>a2)</u> providing a web server, coupled to the data server[s], for presenting to the user transaction information; and

[a4)] <u>a3)</u> providing the user with a customizable event monitor, coupled to the web server and to the data server[s], the event monitor for alerting the user when transactions meet a specified criteria.

Claims 45-56 have been added.